

**The Commission for Historical and
Architectural Preservation**

**Landmark Designation Staff Report
July 10, 2012**



Old Town National Bank Building
(also known as the Maryland National Bank, Old Town Branch)

221 N. Gay Street
Baltimore, Maryland

Summary

The Old Town National Bank is an excellent example of an early 20th century commercial structure in Baltimore. Designed in the Beaux Arts style by Frederic A. Fletcher, the building served one of the oldest banking houses in the city. The bank's history is intrinsically tied to the Old Town neighborhood, and was the finest and largest building when it was constructed in Old Town in 1925.

Property History

This seven story stone-faced Beaux Arts building is located at the southeastern corner of N. Gay Street and Fallsway in the Old Town neighborhood, just north of the Central Business District. It was constructed in 1924-1925 as the headquarters for the Old Town National Bank at a cost of a half million dollars.¹ The building was occupied by the bank August 3, 1925. The building was designed by Frederic A. Fletcher and constructed by the Carozza-Rowe Construction Company.²

The bank occupied the basement, first and second floors of the building, and the other four floors were rented as office space.³ When it was constructed, this building was considered such an improvement to Old Town that it was hoped that the building would stimulate further development and “may have importance in directing attention to the opportunities offered in this locality.”⁴ A 1925 advertisement for office space in the building noted that the presence of a national bank in the building, ample parking, and the accessibility of the building to City Hall, the Courthouse, and “main avenues of trade” made it a desirable location.⁵ When this building was constructed, a unique feature of the property was the private parking spaces.⁶ While parking lots are now a ubiquitous feature of the American landscape, they were a new and refined convenience to Baltimoreans in 1925.

The architect of the building, Frederic A. Fletcher, had a long and distinguished career in Baltimore and Maryland at large. He opened his architectural firm in 1919. Fletcher was a member of the American Institute of Architects, where he served as the regional director for two years, was the president of the Maryland Society of Registered Architects, and was a director and president of the Building Congress and Exchange of Baltimore.⁷ The Old Town National Bank was one of his first projects. He designed many buildings in Baltimore that contribute to National Register and Baltimore City historic districts. Other Baltimore buildings designed by Fletcher include several large apartment buildings in Charles Village, including The Charles, Homewood, Hopkins, The Blackstone, and the Greenway,⁸ and the apartment building at 1001 St. Paul St. in Mount Vernon.⁹ The Old Town National Bank is listed on the National Register of Historic Places as a contributing building to the Gay Street Historic District.

Contextual History of the Bank

The Old Town National Bank has a long history. Originally chartered as the Old Town Savings Institution in 1858, the bank's history is interwoven with the Old Town neighborhood.¹⁰ The bank's original three story cast-iron façade building at 353 N. Gay Street was constructed in 1871.¹¹ The bank was rechartered as the Old Town Bank in 1872, and by 1902, had added "National" to its name.¹² In 1925, the bank moved its offices to this building, which is the largest and grandest of all of the buildings in this section of Old Town.

After almost 70 years as an independent bank, Old Town National Bank was sold to the Drover's and Mechanic's National Bank in 1927.¹³ This was the first of several mergers and sales. In 1930, that bank merged with the Continental Trust Company and the Maryland Trust Company, and retained the name Maryland Trust Company.¹⁴ The Old Town National Bank building became a branch of the Maryland Trust Company.¹⁵ In 1960, there was another merger, between the Maryland Trust Company and the Fidelity-Baltimore National Bank. This merger resulted in the creation of the Baltimore National Bank, the largest bank in Maryland.¹⁶ One year later, in 1961, the Baltimore National Bank consolidated with the County Trust Company of Maryland, and became Maryland National Bank.¹⁷ The Maryland National Bank had a branch in the building into the late 1970s, and the building eventually became used exclusively for office space.¹⁸ The building has always had offices in its upper floors.

The building was vacant from 2004 until 2007, when it was purchased by a developer, Old Town Properties, LLC and converted into a Holiday Inn Express.¹⁹ The owner, Old Town Properties LLC and architects Kann Partners received the 2010 Adaptive Reuse and Compatible Design award from Baltimore Heritage, Inc. for the sensitive rehabilitation and reuse of the building.²⁰

The building has recently been known as the "UTZ Building" because a large neon sign depicting the Little Utz Girl and the words "Snack On" was mounted on the roof of the building for over a decade from the late 1990s until 2010. The sign was removed and re-installed in Philadelphia after the building was converted into a hotel.²¹

Architectural Description

This seven-story commercial building was constructed in the Beaux Arts style and faced with rusticated limestone block. According to the typology developed by architectural historian Richard Longstreth, this building is classified as a three-part vertical block, which imitates the three parts of a classical column in its composition, with the building divided up into base, shaft, and capital. The lower two stories of the building serve as the base, and are very ornate. The four middle stories of the building are very plain, and the top story of the building is highly decorated. It is a mature example of this type of commercial building, according to the form for the National Register Gay Street Historic District.²²

The first floor and second floor mezzanine are five bays wide, and the remaining floors are eight bays wide. The ornate façade faces northwest towards N. Gay Street, and features a recessed central entrance with large double doors topped with a large 20 pane fixed window and fanlight. Above the fanlight is a large keystone, which features a woman's face in Greek style. The doors are surrounded by decorative rosettes, and are flanked by two sets of large fluted Corinthian columns. Two very tall 8/12 fixed windows further flank the doors, and a pair of fluted Corinthian pilasters. Above the two large windows are stylized bas-relief panels depicting a Greek ruler flanked by men representing medicine and industry. The pilasters and columns carry an entablature above the central entrance. The frieze features the bank's name, flanked by elaborate bas-relief scrollwork. The intermediary cornice with dentils located above the entablature runs around the entire building. Above the entablature, the cornice is decorated with several small bovine heads. The outer-most bays of the Gay Street façade hold a 12 pane fixed window on the first floor, and a smaller 6 pane fixed window on the shorter second floor.

The rest of the floors feature 3/3 sash windows in eight bays. The outermost two bays are spaced wider than the interior six bays. The third floor has rusticated block facing, and a belt course above. This belt course serves as the base for the seven simple pilasters that frame and divide the six interior windows on the fourth, fifth, and sixth floors. The pilasters have simple block bases and capitals. The sixth floor is topped with a intermediary cornice. The seventh floor is highly decorative, with bas-relief panels located between all of the windows. The interior panels are decorated with a pattern of fasces (an axe surrounded with a bundle of spears), which traditionally presents power and strength in unity. The larger panels are decorated with crossed spears and axes behind a highly decorated shield. The top of the building features a large overhanging cornice with dentils.

The Fallsway façade is almost identical to the N. Gay Street façade. The only difference is on the first and second floors. While the Gay Street façade features a central entrance in the three middle bays, the Fallsway façade has three large arched windows, each topped with a keystone depicting the face of a Greek warrior wearing a helmet. The right bay holds a door instead of a window. There are no decorative columns or pilasters on this façade. The other two facades are brick, and are very plain in style.

Staff Recommendations

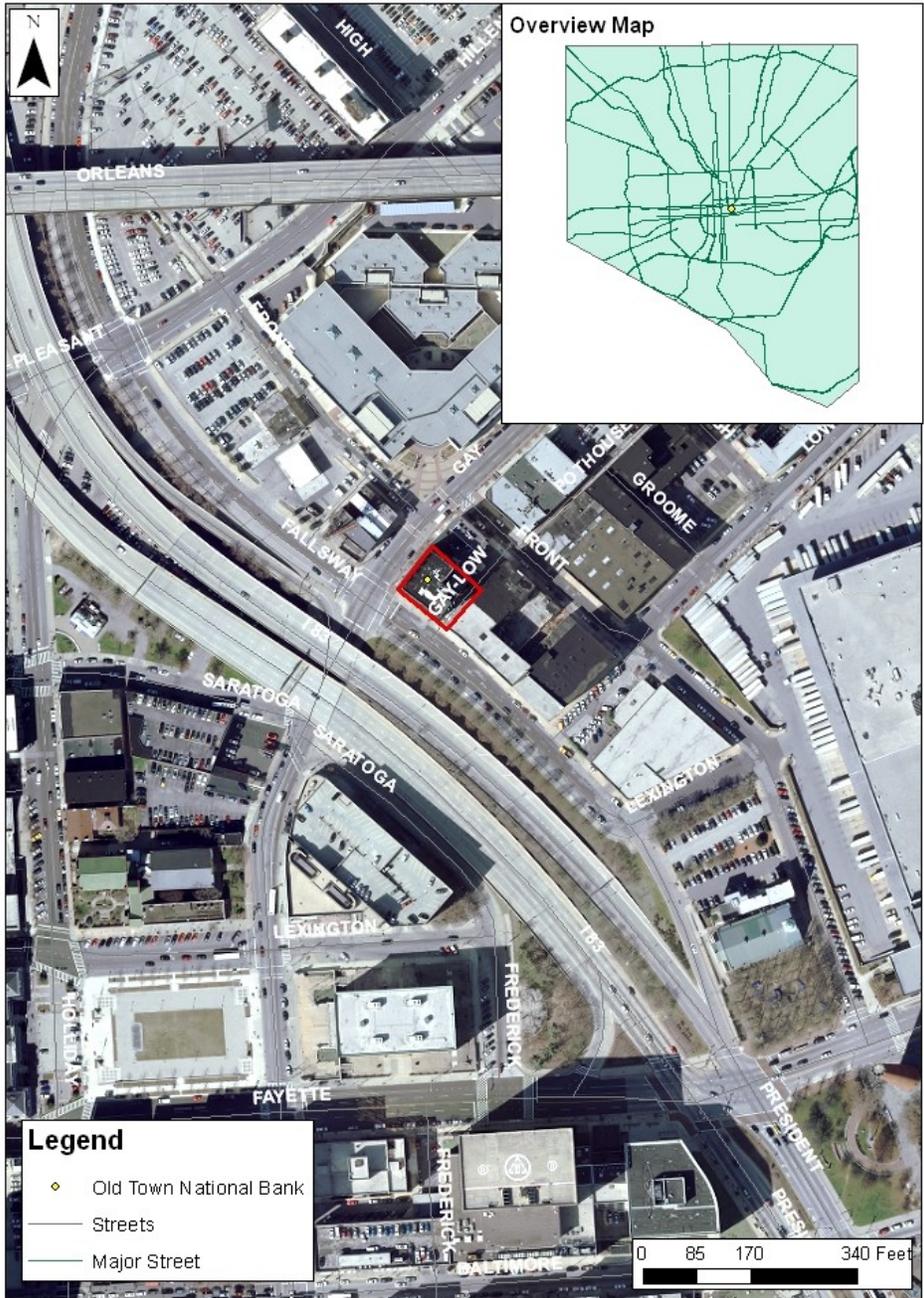
The Old Town National Bank meets CHAP Landmark Designation Standards:

B. A Baltimore City Landmark may be a site, structure, landscape, building (or portion thereof), place, work of art, or other object which:

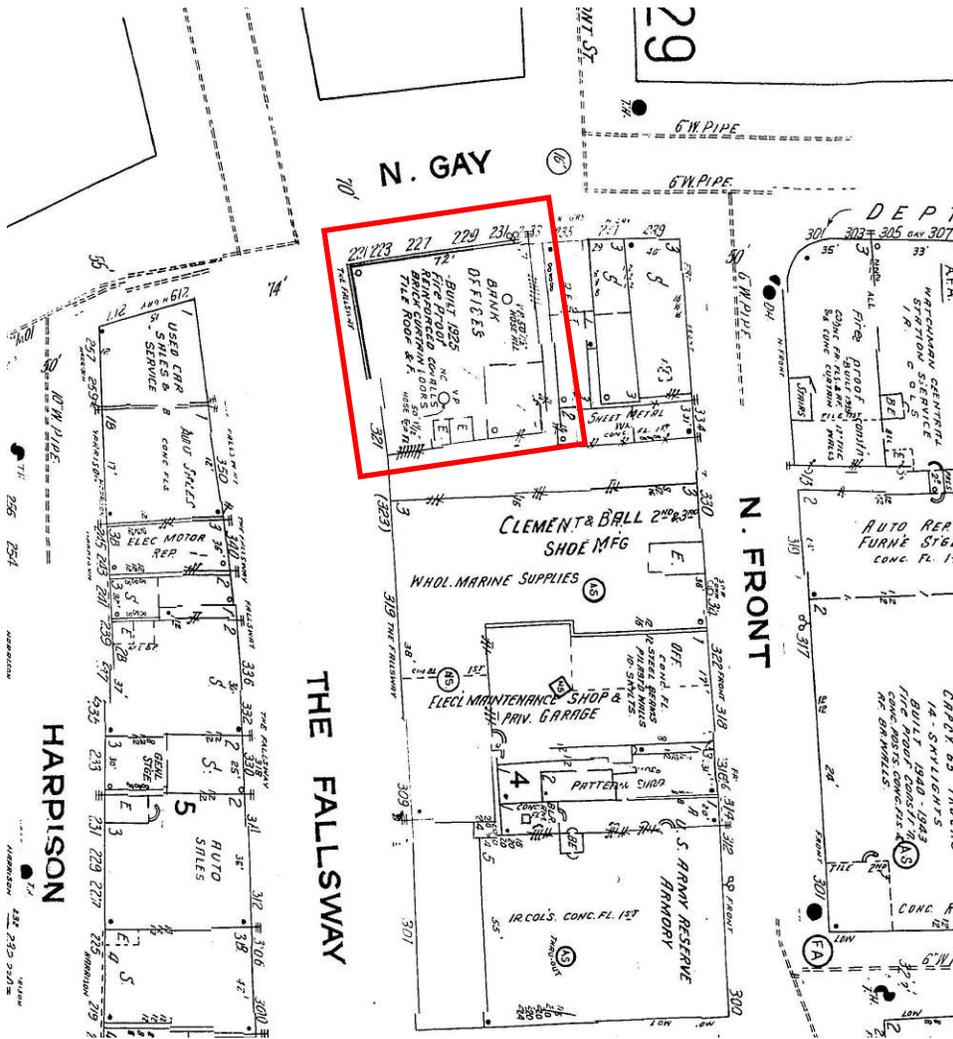
1. is associated with events that have made significant contributions to the broad patterns of Baltimore history
3. Embodies the distinctive characteristics of a type, period, or method of construction, or that represents the work of a master, or that possesses high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction.

The structure is an excellent example of an early 20th century commercial structure in Baltimore. Designed in the Beaux Arts style by Frederic A. Fletcher, the building served one of the oldest banking houses in the city. The bank's history is intrinsically tied to the Old Town neighborhood, and was the finest and largest building when it was constructed in Old Town in 1925.

Locator Map



Sanborn Map



1951 Sanborn Map, depicting the building. (Baltimore Sanborn Map, 1914-1951, Vol. 3, 1914-1951, Sheet 230)

Historic Images

Let Us Show You

It would, indeed, give the Old Town Realty Company pleasure to conduct you through the magnificent new building of the Old Town National Bank, located at the broad Fallsway and North Gay Street.

We believe that we can show you an office building that is second to none in point of equipment and facilities it affords for the speedy transaction of business.



We believe that the accessibility of this new building to all the main avenues of trade, the Court-house and the City Hall makes it most desirable as an office building, and the additional advantage of ample parking space is another feature, and, of course, the presence of a National Bank in the building is another great convenience.

And last, but not least, we are confident that we can quote you favorable rental terms for office space.

OLD TOWN REALTY CO.

Room 106, Old Town National Bank Building
Corner Fallsway and North Gay Street

Ad in the Baltimore Sun. "Display Ad 11 -- No Title", *The Sun (1837-1986)*; Aug 3, 1925; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4



Exterior of bank in 1968. (Baltimore Museum of Industry, BG&E Print and Negative Collection, BGE.44549, copyrighted)

Current Photos



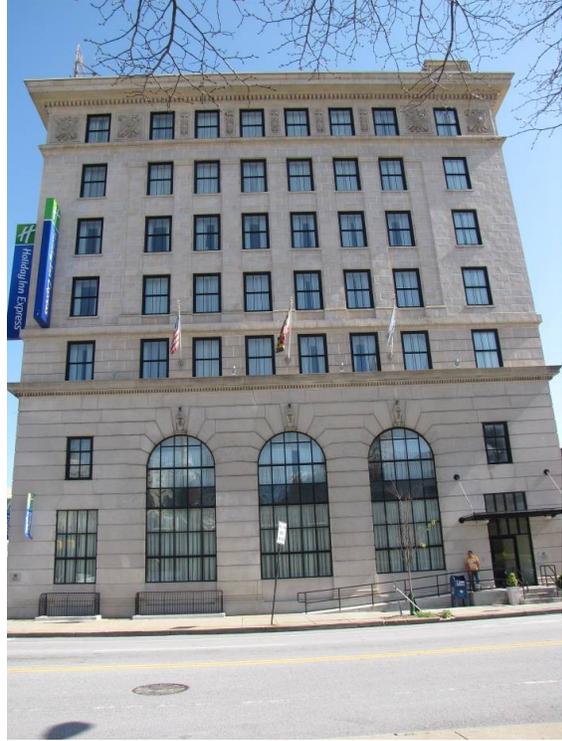
Detail of entrance on front façade, on N. Gay St.



Detail of bas-reliefs on top floor and cornice.



View of Gay St. façade.



Fallsway façade.



Detail of Greek warrior face on keystone, Fallsway façade.

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- ¹ “Real Estate Deals and Building News” *The Sun (1837-1986)*; Aug 29, 1924; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 15.
- ² “Bank Will Occupy New Quarters On August 3”, *The Sun (1837-1986)*; Jul 27, 1925; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4.
- ³ “Real Estate Deals and Building News” *The Sun (1837-1986)*; Aug 29, 1924; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 15.
- ⁴ “A Significant Improvement”, *The Sun (1837-1986)*; Jun 15, 1924; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 6.
- ⁵ “Display Ad 11 -- No Title”, *The Sun (1837-1986)*; Aug 3, 1925; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4
- ⁶ “Bank Will Occupy New Quarters On August 3”, *The Sun (1837-1986)*; Jul 27, 1925; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4.
- ⁷ “Fletcher, Frederick Augustus” *American Architects Directory* (R.R. Bowker LLC, 1970), 283. Accessible at:
http://communities.aia.org/sites/hdoaa/wiki/American%20Architects%20Directories/1970%20American%20Architects%20Directory/Bowker_1970_F.pdf
- “Fletcher Funeral Tomorrow; Local Architect Died At 88” *The Sun (1837-1986)*; Apr 12, 1971; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), A9.
- ⁸ “Real Estate Section: Group Of Imposing Structures Shows Inclination Toward Unusual Quality”, *The Sun (1837-1986)*; Dec 16, 1923; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), MS10; “Fletcher Funeral Tomorrow; Local Architect Died At 88”, *The Sun (1837-1986)*; Apr 12, 1971; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), A9.
- ⁹ “Hotel Apartment Building Planned”, *The Sun (1837-1986)*; Nov 4, 1927; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 21.
- ¹⁰ “Maryland Legislature”, *The Sun (1837-1986)*; Feb 6, 1858; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4; “Bank Will Occupy New Quarters On August 3”, *The Sun (1837-1986)*; Jul 27, 1925; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4.
- ¹¹ National Register of Historic Places, Gay Street Historic District, 2003, Section 7-3; “Local Matters”, *The Sun (1837-1986)*; Sep 15, 1871; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 4.
- ¹² “Death of Gen. Richard S. Ewell”, *The Sun (1837-1986)*; Jan 27, 1872; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 1; “Old Town Bank/Old Town Savings Insitution” Maryland Inventory of Historic Properties, 1976.
- ¹³ J.S. Armstrong, “Davison Purchases New Orleans Plant”, *The Sun (1837-1986)*; Nov 1, 1927; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 21
- ¹⁴ “Three-Bank Merger Here is Reported”, *The Sun (1837-1986)*; Jun 6, 1930; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 26.
- ¹⁵ J.S. Armstrong, “Merging Banks Call Meetings”, *The Sun (1837-1986)*; Jun 25, 1930; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 18.
- ¹⁶ Carroll E Williams, “Boards Provide 2-Bank Merger”, *The Sun (1837-1986)*; Mar 8, 1960; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 32.
- ¹⁷ Jesse Glasgow, “Two Banks Join, Become Largest”, *The Sun (1837-1986)*; Nov 4, 1961; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), 30.
- ¹⁸ “Plainclothesmen foil robbery attempt”, *The Sun (1837-1986)*; Feb 18, 1978; ProQuest Historical Newspapers: Baltimore Sun, The (1837-1986), B2.
- ¹⁹ Edward Gunts, “Something New Under UTZ Sign”, *The Baltimore Sun* [Baltimore, Md] 22 Oct 2007: C1.
- ²⁰ “2010 Preservation Awards: Old Town National Bank” October 14, 2010,
<http://www.baltimoreheritage.org/2010/10/2010-preservation-awards-old-town-national-bank/>
- ²¹ Peter Van Allen “Old Utz billboard finds home in Phila.”, *Philadelphia Business Journal*, April 22, 2010,
http://www.bizjournals.com/philadelphia/blogs/media/2010/04/old_utz_billboard_finds_home_in_phila.html
- ²² National Register of Historic Places, Gay Street Historic District, 2003, Section 8-6, citing Richard Longstreth, *The Buildings of Main Street: A Guide to American Commercial Architecture*, 2nd. Ed. (Walnut Creek, CA: AltaMira Press, 2000), 82-99.